

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SAN JOSE DIVISION**

In re:

RICHARD R LANE

Debtor(s)

Case No. 11-54766 SLJ

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Devin Derham-Burk, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/18/2011.
- 2) The plan was confirmed on 07/19/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/14/2015.
- 6) Number of months from filing to last payment: 53.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,278.00.
- 10) Amount of unsecured claims discharged without payment: \$102,759.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor	\$11,362.00
Less amount refunded to debtor	\$859.42

**NET RECEIPTS:** **\$10,502.58**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,874.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$657.08
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,531.08**

Attorney fees paid and disclosed by debtor: \$726.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Addison Avenue Federal Credit Union	Unsecured	20,243.00	NA	NA	0.00	0.00
Addison Avenue Federal Credit Union	Secured	0.00	NA	NA	0.00	0.00
CITY OF SUNNYVALE	Unsecured	1,000.00	NA	NA	0.00	0.00
FIRST TECH FEDERAL CREDIT UNION	Secured	5,195.00	4,470.46	4,470.46	4,470.46	343.26
INTERNAL REVENUE SERVICE	Unsecured	0.00	137.13	137.13	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,883.00	2,157.78	2,157.78	2,157.78	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,805.00	2,168.91	2,168.91	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	3,646.00	3,418.00	3,418.00	0.00	0.00
Rash Curtis & Associates	Unsecured	1,000.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS INC	Secured	73,894.00	0.00	0.00	0.00	0.00
REAL TIME RESOLUTIONS INC	Unsecured	0.00	74,792.67	74,792.67	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	625,620.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,470.46	\$4,470.46	\$343.26
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,470.46</b>	<b>\$4,470.46</b>	<b>\$343.26</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,157.78	\$2,157.78	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,157.78</b>	<b>\$2,157.78</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,516.71</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,531.08</u>	
Disbursements to Creditors	<u>\$6,971.50</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,502.58</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2016

By: /s/ Devin Derham-Burk

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (9/1/2009)**

## **CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 13th day of January, 2016.

ELECTRONIC SERVICE - United States Trustee

RICHARD R LANE  
1266 SANDIA AVE  
SUNNYVALE, CA 94089

STANLEY A ZLOTOFF ESQ  
300 S FIRST ST #215  
SAN JOSE, CA 95113

Date: January 13, 2016

/s/ Devin Derham-Burk  
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Devin Derham-Burk  
Chapter 13 Standing Trustee

**UST Form 101-13-FR-S (9/1/2009)**